

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/702,088

Filed: November 5, 2003

Inventor(s):

Madill, Jr. et al.

Title: SYSTEMS AND  
METHODS FOR  
ASSESSING THE  
POTENTIAL FOR FRAUD  
IN BUSINESS  
TRANSACTIONS

Examiner: Kristine K. Rapillo

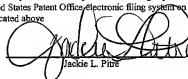
Group/Art Unit: 3626

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CERTIFICATE OF ELECTRONIC TRANSMISSION  
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I hereby certify that this correspondence is being deposited with  
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Jackie L. Pitts

**AMENDMENT: REMARKS FILED WITH REQUEST**  
**FOR CONTINUED EXAMINATION**

**Mail Stop: RCE**

Commissioner for Patents

Alexandria, VA 22313-1450

Please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks** begin on page 16 of this paper.